

Y O U R

P L A N

S U M M A R Y

GROUP INSURANCE

**Basic Term Life Insurance
Accidental Death & Dismemberment Insurance
Optional Term Life Insurance
Dependent Term Life Insurance
Optional Accidental Death & Dismemberment Insurance**

Issued by The Prudential Insurance Company of America

North Dakota Public Employees Retirement System

Employee Coverage

- ◆ Basic Term Life: you are automatically enrolled for \$1,300.
- ◆ AD&D: you are automatically enrolled for \$1,300.

Benefits are paid at certain percentages of your coverage amount for specific accidental losses, as indicated in the chart below. Not more than 100% of your coverage amount is payable for all losses due to the same accident.

Life	100%	Paraplegia	75%
Sight in both eyes	100%	Hemiplegia	50%
Both hands or both feet	100%	One hand or one foot	50%
One hand & one foot	100%	Sight in one eye	50%
Sight in one eye & one hand or one foot	100%	Speech	50%
Speech & hearing in both ears	100%	Hearing in both ears	50%
Quadriplegia	100%	Thumb & index finger on the same hand	25%

Seat Belt Benefit - The plan pays an additional benefit of 10% of your coverage amount, up to a maximum of \$10,000.

Air Bag Benefit - The plan pays an additional benefit of 10% of your coverage amount, up to a maximum of \$10,000.

Additional Benefits -

Loss Due to Exposure and Disappearance Benefit

Loss Due to Coma Benefit

Return of Remains Benefit

- ◆ If you are terminally ill, you can get a partial payment of your group life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option. Refer to the plan booklet for details.
- ◆ Coverage will end on your termination of employment or as specified in the plan booklet. You may convert your insurance to an individual life insurance policy insured by The Prudential Insurance Company of America.
- ◆ AD&D exclusions - A loss is not covered if it results from suicide or attempted suicide; intentionally self-inflicted injuries or an attempt at same; sickness; medical or surgical treatment of sickness; certain bacterial or viral infections (unless the infection was the result of an accidental injury or bacterial infection which results from the accidental ingestion of contaminated substances); act of war; certain full-time military duty; commission of, or attempt to commit a felony; legal intoxication or drug use; certain hazardous sports; injury rising out of, or in the course of, any work for wage or profit (this exclusion only applies with non-occupational plans); certain travel or flight in a vehicle used for aerial navigation (This provision may vary by state. Refer to the plan booklet for details).[▽]

Employee Coverage

- ◆ Coverage is available in increments of \$5,000, with the first increment being \$3,700, up to a combined Basic Term Life and Optional Term Life maximum of \$200,000.
- ◆ **New Hires:** You can select to enroll for up to \$200,000, without providing evidence of insurability satisfactory to The Prudential Insurance Company of America, if you apply within 31 days of eligibility.
- ◆ **Current Participants:** Your current coverage amount will be continued. Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts.
- ◆ **Late Entrants:** Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts.
- ◆ If you are terminally ill, you can get a partial payment of your group life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option. Refer to the plan booklet for details.
- ◆ Payment of premium can be waived if you are totally disabled for 9 months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age 65. This provision may vary by state. Refer to the plan booklet for details.
- ◆ Coverage will end on your termination of employment or as specified in the plan booklet. You may convert your insurance to an individual life insurance policy issued by The Prudential Insurance Company of America.[∇]

Spouse Coverage

- ◆ Coverage is available for your spouse for either \$2,000 or \$5,000 and then with an additional option to purchase 50% your Optional Term Life coverage amount, not to exceed \$100,000.
- ◆ **New Hires:** You may select to enroll your spouse for up to \$50,000, without providing evidence of insurability satisfactory to The Prudential Insurance Company of America, if you enroll your spouse within 31 days of eligibility.
- ◆ **Current Spouse Participants:** Your spouse's current coverage amount will be continued. Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts.
- ◆ **Late Entrants:** Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts.
- ◆ If your spouse is confined for medical care or treatment at home or elsewhere, coverage will begin when confinement ends.
- ◆ Coverage will end on your termination of employment or as specified in the plan booklet. Insurance may be converted to an individual life insurance policy issued by The Prudential Insurance Company of America.[▽]

Child(ren) Coverage

- ◆ Dependent Term Life coverage has one premium rate that covers all eligible children.
- ◆ Coverage is available for all your children from 14 days after live birth for \$2,000 or \$5,000.
- ◆ No evidence of insurability satisfactory to The Prudential Insurance Company of America is required.
- ◆ If your dependent children are confined for medical care or treatment at home or elsewhere, coverage will begin when confinement ends.
- ◆ Coverage begins from 14 days after live birth and continues to age 19, if unmarried. If the child is unmarried, dependent on you and a full-time student, coverage continues to age 23.
- ◆ Coverage will end on your termination of employment or as specified in the plan booklet. Insurance may be converted to an individual life insurance policy issued by The Prudential Insurance Company of America.[▽]

[▽]MN residents: You may elect to continue coverage at your expense if your employment is terminated either voluntarily or involuntarily, or if you are laid off, as long as the group policy is still in force with the employer. Coverage may be continued until you obtain coverage under another group policy or you return to work from lay-off; however, the maximum period that coverage may be continued is 18 months. At the expiration of your continued coverage, you may convert all or part of your insurance to an individual life insurance contract.

Portability is not available to Minnesota residents.

Employee Coverage

- ◆ You are automatically enrolled in the Optional AD&D plan, if you select to enroll in Optional Term Life. Your Optional AD&D coverage amount is equal to your Optional Term Life coverage amount.
- ◆ Benefits are paid in addition to Optional Term Life benefits.
- ◆ Coverage will end on termination of employment or retirement or as specified in the plan booklet.

Benefits are paid at certain percentages of your coverage amount for specific accidental losses, as indicated in the chart below. Not more than 100% of your coverage amount is payable for all losses due to the same accident.

Life	100%	Paraplegia	75%
Sight in both eyes	100%	Hemiplegia	50%
Both hands or both feet	100%	One hand or one foot	50%
One hand & one foot	100%	Sight in one eye	50%
Sight in one eye & one hand or one foot	100%	Speech	50%
Speech & hearing in both ears	100%	Hearing in both ears	50%
Quadriplegia	100%	Thumb & index finger on the same hand	25%

Seat Belt Benefit - The plan pays an additional benefit of 10% of your coverage amount, up to a maximum of \$10,000.

Air Bag Benefit - The plan pays an additional benefit of 10% of your coverage amount, up to a maximum of \$10,000.

Additional Benefits:

Loss Due to Exposure and Disappearance - Loss due to exposure to the elements is considered an accidental loss. Also, if the employee's body is not found within a year of a certain disappearance, that person will be presumed to have died.

Loss Due to Coma - The plan pays 1% of the coverage amount for each month the employee remains in a coma that results from a covered accident. The coma must be total, continuous and permanent and begin within 90 days of the accident and last for six months. Then the benefit is payable for up to 100 months while the employee remains in a coma.

Child Tuition Reimbursement Benefit - The plan pays a tuition reimbursement benefit for a dependent child upon the employee's (or spouse's) death in a covered accident. An annual payment for up to four years is payable for a covered dependent child who is less than age 23 and a full-time student in an institution of higher learning. The annual benefit is the least of the actual tuition (excluding room and board), 5% of the insured's coverage amount, and \$5,000 a year. If no child qualifies for this benefit, \$1,000 will be paid. The benefit applies only if the child was enrolled in an institution of higher learning or is in high school and becomes enrolled within 365 days of the insured's death. The benefit is paid to the spouse or legal guardian if the child is under age by state law.

Spouse Tuition Reimbursement Benefit - If the employee dies in a covered accident, the plan provides a tuition reimbursement benefit for a professional or trade program to prepare a spouse for work. The benefit is the least of the actual tuition, 5% of the employee's coverage amount, and \$5,000. Enrollment in that program must occur within 30 months of the employee's death.

Day Care Expense Benefit - The plan provides a benefit for day care expenses of a covered dependent child under the age of seven if the employee or spouse dies in a covered accident. The annual benefit is the least of the actual day care center cost, 5% of the insured's coverage amount, and \$5,000 a year up to four consecutive years or until the child reaches age seven. If no child qualifies for this benefit, \$1,000 will be paid.

Optional AD&D Exclusions - A loss is not covered if it results from suicide or attempted suicide; intentionally self-inflicted injuries or an attempt at same; sickness; medical or surgical treatment of sickness; certain bacterial or viral infections (unless the infection was the result of an accidental injury or bacterial infection which results from the accidental ingestion of contaminated substances); act of war; certain full-time military duty; commission of, or attempt to commit a felony; legal intoxication or drug use; certain hazardous sports; injury rising out of, or in the course of, any work for wage or profit (this exclusion only applies with non-occupational plans); certain travel or flight in a vehicle used for aerial navigation (This provision may vary by state. Refer to the plan booklet for details).

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability. Refer to the plan booklet for details.

All benefit features may not be available in all states.

Group Term Life and Accidental Death and Dismemberment coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Life Claims: 1-800-524-0542. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America and its affiliates. This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500.